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Conditions and Provisions

OF THE

Life Insurance Policies

OF

Twenty-Five Companies,

IN

1887.

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THE

Connecticut Mutual Life Insurance Company.

To the Agents of the Company:

GENTLEMEN,—At our request, and in exchange for one of our own forms, we have been favored with specimens of the current policies of insurance written by the companies named in the following pages. We have printed from these blanks the literal conditions, provisions, or requirements upon which each company grants insurance, and so place in your hands the means to an exact knowledge of what these conditions are, what their real force in the contract is, how they compare with our own terms, and to squarely meet any question, objection, or criticism in this behalf that may arise in your canvass for new insurance. The comparison is made for personal use in agency work, and the company asks a careful study of the practical information it affords.

John M. Taylor
Vice-President.

HARTFORD, CONN., Sept. 30, 1887.

Connecticut Mutual Life Insurance Company.

THIS POLICY IS ISSUED AND ACCEPTED UPON THE FOLLOWING EXPRESS CONDITIONS AND AGREEMENTS,

1st. That this contract of insurance is wholly expressed and contained in this Policy and the Application therefor, which is the basis of and a part of said contract, and a copy whereof is hereto annexed, and the several answers, warranties and agreements therein contained.

2d. That this Policy shall not be in force and binding on this Company until the advance Premium hereon shall have been actually paid during the lifetime of the Insured; and that if any subsequent Premium, or installment of Premium, on this Policy be not paid when due, then this Policy shall cease and determine and become and be null and void, except as hereinbefore provided after the payment of three or more annual premiums; and that no Premium on this Policy shall be considered as paid unless a receipt shall be given therefor, signed by the President or Secretary of the Company, and such receipt is the sole evidence of the authority of any Agent to receive any Premium on account of this Policy; and that all Premiums or other payments on account of this Policy are payable at the office of the Company in Hartford, Conn., and not elsewhere; but for convenience of the person paying the same, such receipt may be sent to any agent or correspondent of the Company for collection, and payment to such agent or correspondent shall be held to have been made at said office of the Company.

3d. That the following risks are not assumed by this Company under this contract:

Death while residing or being, or from any disease contracted while residing or being, outside the Temperate Zones, or in that part of Asia between the fortieth and one hundred and tenth meridians of longitude east from Greenwich; or, between the first day of June and the first day of the following November, within one hundred and fifty miles of the Gulfs of Mexico and California, or between the forty-second parallel of north latitude and the Tropic of Cancer in the Eastern Hemisphere, without the consent of the Company previously given in writing:

Death while personally engaged or employed, or from any accident or injury received while engaged or employed, in making any æronautic voyage or excursion, or in blasting, mining, or in any submarine operations, or in the manufacture, handling, use, custody, or transportation of highly inflammable or explosive substances, or upon service on any ocean, sea, sound, inlet, river, lake, or railroad, or in any military or naval service whatsoever in time of war, whether voluntary or otherwise, or as a member of any paid fire department, without the consent of this Company previously given in writing:

Death in consequence of a duel, or in the violation of law, or in consequence thereof, or after conviction of felony:

The self-destruction of the Insured, in any form, except upon proof that the same is the direct result of disease or of accident occurring without the voluntary act of the Insured:

Death in a state of drunkenness, or from any accident or violence received while in that state, or from any disease produced by or resulting from the occasional or habitual use of alcoholic or narcotic stimulants; and when there shall have been delirium tremens, or any injury to or impairment of the health from such use, this Policy shall thereupon and thereby be wholly forfeited and terminated:

In each and every of the foregoing cases this Policy shall become and be null and void; but the Company will, upon surrender and satisfactory release hereof within one year thereafter, return to the assured the then net reserve upon this Policy, computed upon the American Table of Mortality and three per centum compound interest.

4th. That in every case in which this Policy shall cease and determine or shall become and be null and void, all premiums paid and moneys or credits held on account of the same shall be forfeited to this Company, except as hereinbefore provided.

5th. That no assignment of this Policy shall be valid unless made in writing endorsed hereon; and any claim against this Company, arising under this Policy, made by any assignee, shall be subject to satisfactory proof of interest in the life insured, in due form, and to any breach of the conditions of this contract by any of the parties hereto, whether such breach exist prior or subsequent to any such assignment; and such proof of interest shall be a condition precedent to any right of action on this contract by or on behalf of such assignee; and this Company shall in no case be responsible for the validity of any assignment.

6th. That Agents of the Company have no power or authority to make, alter, change, or modify any of the terms, conditions, or agreements of this Policy, or to waive forfeitures thereof; and that no alteration, change, modification, waiver or subsequent agreement whatever respecting this Policy shall be binding on said Company unless made in writing signed by the executive officers thereof.

Ætna Life Insurance Company.

THIS POLICY IS ISSUED AND ACCEPTED UPON THE FOLLOWING EXPRESS CONDITIONS AMD AGREEMENTS :

SECTION 1. The answers, representations, and declarations contained in or indorsed upon the application for this insurance, which application is hereby referred to and made a part of this contract, are warranted by the insured to be true; and if this Policy has been obtained by fraud, misrepresentation, or concealment, or if the insured shall commit suicide, or die in consequence of a duel, or in consequence of h violation of any law wherever he may be, or if he shall become so far intemperate as to impair h health, or induce delirium tremens, then in each and every of the foregoing cases this Policy shall be absolutely null and void, except as hereinafter provided in Section 9.

SECTION 2. This Policy shall not take effect until the advance premium hereon shall have been actually paid, during the lifetime of the insured; and if any subsequent premium on this Policy be not paid when due, during the lifetime of the said insured, then this Policy shall cease and determine — except as hereinafter provided; and no premium on this Policy shall be considered paid, unless a receipt shall be given therefor, signed by the President or Secretary of the Company.

SECTION 3. The said insured is permitted to reside in any settled portion of the United States and British America, excepting that he is not permitted to go south of the thirty-second parallel of north latitude, from the first day of July to the first day of November. He is also permitted to reside in any settled portion of the Eastern Hemisphere, lying north of the forty-second parallel of north latitude, and west of the fortieth meridian of longitude, east from Greenwich, at all seasons of the year, and in Italy, south of said forty-second parallel, excepting from the first day of July to the first day of November; and he may also pass as a passenger by the usual routes and means of public conveyance, to and from any port or place within the foregoing limits; but if he shall, at any time during the continuance of this Policy, pass beyond or be without the foregoing limits, or shall be personally engaged in blasting, mining, or submarine operations, or in the manufacture or transportation of explosive substances, or as an employee in any capacity, in service on any sea, river, lake, or other body of water, or upon any railroad, or if he shall enter into any military or naval service, whether voluntary or otherwise,— the militia when not in actual service alone excepted — without the consent of this Company previously given in writing, signed by the President or Secretary, then, in each and every of the foregoing cases, this Policy shall become and be null and void, except as hereinafter provided in Section 9.

SECTION 4. Any assignment of this Policy shall be attached hereto, and a copy thereof furnished said Company; and any claim against this Company, arising under this Policy, made by any assignee, shall be subject to proof of interest; but in no case does the Company guarantee the validity of an assignment.

SECTION 5. All agreements made by this Company are signed by its President or Secretary. No other person can alter or waive any of the conditions of this Policy, or issue permits of any kind, or make an agreement binding upon the Company.

SECTION 6. Permits for residence or travel outside of the limits prescribed above, or to engage in occupations hereby prohibited, may be granted at the option of the Company, and on payment of extra premiums to be determined by it; which permits must be signed by the President or Secretary of the Company.

SECTION 7. When the premiums on this Policy have been paid for three years or more, and default thereafter occurs in the payment of any premium, a Paid-up Non-Participating Policy will be issued for such an amount as the surrender value of this Policy will purchase, at the then age of the insured, applied as a net single premium by the Actuaries' rate of mortality, and four per cent. interest: *provided* this Policy is surrendered, and application made for said Paid-up Policy within twelve months from the time of the first default in the payment of premium, otherwise this Policy shall become and be null and void, except as provided in Section 9 of these conditions. No allowance will be made for this Policy, unless the premiums for three entire years are paid as they become due, nor thereafter except in paid-up insurance; and in determining the amount of Paid-up Policy to be issued, premiums paid for entire years only will be considered.

SECTION 8. After the expiration of three years from the date hereof, three full years' premiums having been paid, and the age correctly stated, this Policy shall, after the death of the insured, be indisputable for the conditions named in Section 1; but the Company reserves the right to enforce its provisions as to fraud, misrepresentation, or intemperance during the lifetime of the insured.

SECTION 9. In every case when this Policy shall be or become void, if the premiums for three entire years have been paid, the amount which by the 7th section of these conditions would be applied to the purchase of a Paid-up Policy, shall not be forfeited to the said Company, but the same shall be due and payable in ninety days after satisfactory proof of the death of the said insured.

Berkshire Life Insurance Company.

CONDITIONS REFERRED TO IN THIS POLICY, AND UPON WHICH IT IS ACCEPTED AND HELD.

That no Agent, or other person, except the President, Vice-President, Secretary, or Treasurer of the Company, has power to extend the time for paying a premium, to issue a permit for residence, travel or occupation, or to bind the Company by making any promise; that no representation or information can be received or have effect which is not contained in the application for this Policy.

That all premiums are due and payable at the Home Office of the Company in Pittsfield, Massachusetts, but will be accepted elsewhere, when duly made in exchange for the Company's receipt, signed by the President or Secretary.

That notice that each and every payment is due at the date named in the Policy is given and accepted by the delivery and acceptance of this Policy, and that any further notice, required by any statute, is hereby expressly waived.

That the person whose life is insured by this Policy shall not, without the written assent of the Company, reside, travel, or visit outside the limits of the United States of America, the Dominion of Canada, Europe and the Bermuda Islands; but may make voyages upon the high seas in first-class vessels, by the usual routes, to and from ports within these limits.

That the insured shall not, without the consent of the Company in writing, engage in blasting, mining, submarine labor, æronautic travel or excursions, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad or any steamboat or other vessel, or in military or naval service of any kind in time of war.

That the Company shall not be held to have notice of any assignment of this Policy until the original, or a duplicate thereof, is filed in the Company's Home Office; that the Company will not assume any responsibility for the validity of an assignment, and that before payment of the Policy the claim of an assignee shall be subject to proof of interest.

That no suit or proceeding shall be brought against the Company under this Policy after the expiration of two years from the time when the right of action first accrues.

That prompt notice of the death of the insured under this Policy shall be given to the Company, and formal proofs thereof, in accordance with the rules of the Company, shall be furnished within one year after the said death.

That at the expiration of each period of five years, from the date of this Policy, it shall, if then in force, be credited with its share of the distributive surplus of the Company as determined and apportioned by its Board of Directors. Such share shall be applied by the Company in the purchase of additional insurance upon the person whose life is insured by this Policy, payable when the Policy becomes due. This additional insurance may be surrendered, and upon due acquittance being made the cash value thereof will be paid, or it may be applied to the reduction of premiums. If the death of the insured should occur after a distribution of surplus to this Policy, and before the next period of five years has expired, a post mortem dividend will be paid with the Policy. No other distribution of surplus shall be made on account of this Policy.

The Brooklyn Life Insurance Company.

PROVISIONS AND REQUIREMENTS REFERRED TO IN THIS POLICY.

1st. PREMIUMS AND INDEBTEDNESS. — All premiums are due in the City of New York, at the dates named in the Policy, but at the pleasure of the Company suitable persons may be authorized to receive such payments at other places, but only in exchange for the Company's receipts therefor signed by the President or Secretary and countersigned by the person to whom the payment is made. No payment made to any person, except in exchange for such receipt, will be recognized by the Company. All premiums are considered payable annually, in advance: when, for the convenience of the insured, the yearly premium is made payable in semi-annual or quarterly or monthly installments, or otherwise, that part of the year's premium, if any, which remains unpaid at the maturity of this contract shall be deducted from the amount of the claim. Any indebtedness to the Company on account of this policy, that remains unpaid when this contract matures, shall be deducted from the amount insured.

2d. OCCUPATIONS AND EMPLOYMENTS. — The insured shall not engage in blasting, mining, submarine labor, electrical work — other than telegraphy — the manufacture, handling or transportation of inflammable or explosive substances, or in service upon any railroad or any steamboat or other vessel, or in military or naval service of any kind, the militia in time of peace excepted, without written permission from this Company signed by the President or Secretary.

3d. THIS CONTRACT CAN BE MODIFIED ONLY BY THE PRESIDENT OR SECRETARY, IN WRITING. — No agent has power in behalf of the Company, to make or modify this or any contract of insurance, to extend the time for paying a premium, to issue a permit for occupation, or to bind the Company by making any promise or receiving any representation or information.

4th. ASSIGNMENTS. — The Company will not notice any assignment of this Policy until a duplicate or certified copy thereof shall be filed in the Company's home office. The Company will not assume any responsibility for the validity of an assignment.

5th. At the end of five years from the issue of this Policy, and at the end of each period of five years thereafter, the holder of this Policy will be credited with a dividend which may be used to increase the insurance under this Policy, or to reduce the premium for the next five years, or to purchase new insurance.

6th. This Policy is a contract, made and to be executed in the State of New York, and shall be construed only according to the laws of that State, and no suit shall be brought against the Company upon this Policy, except in the courts of that State or in the Circuit or District Courts of the United States, nor shall any such suit be brought after the lapse of one year from the time when the cause of action accrues.

7th. In case at any time any untrue statement be discovered in the application for this Policy, or in case at any time the Company shall have reason to believe the insured to be intemperate in the use of spirituous liquors, or addicted to any habit prejudicial to health, the Company shall have the right to cancel this Policy, by tendering to the beneficiary in exchange a paid-up policy for the same amount as the then full reserve, computed on the within mentioned basis, will buy at the paid-up Policy rates of this Company.

The Connecticut General Life Insurance Company.

THE CONDITIONS OF THIS CONTRACT ARE AS FOLLOWS :

1st. That it shall become null and void if any statement made in said application shall be untrue ; or if any premium or installment of premium shall not be paid when due ; or if the Insured shall die by any act of self-destruction (except upon proof that the same was the result of disease or accident occurring without the voluntary act of the Insured).

2d. If, within two years from its date, and without the written consent of the Company (signed by its President or Secretary), the Insured shall pass or remain without the limits of the temperate zone, or shall personally engage in mining or submarine labor, or in the manufacture or transportation of inflammable or explosive substances, or in service of any railroad train, steamboat or other vessel, or in military or naval service in time of war, in each or either such case this contract shall become null and void.

3d. If this policy shall become void by non-payment of premium after Three or more complete Annual premiums have been paid, the Company will issue a "Paid-up" Policy (without participation in surplus) for the amount specified in the table of "Paid-up Policy Values" indorsed hereon, provided this Policy is legally surrendered therefor at the Home Office within six months from the date of lapse.

4th. At the end of the fifth, and every subsequent fifth year from date of issue, the Cash Value specified in the table of "Cash Surrender Values" indorsed hereon, will be paid for this Policy, provided it shall then be in force under its original conditions, and is legally surrendered at the Home Office within thirty days from the close of such period.

Continental Life Insurance Company.

PROVIDED ALWAYS, AND IT IS HEREBY DECLARED TO BE TRUE INTENT AND MEANING OF THIS POLICY, AND THE SAME IS GRANTED BY THE COMPANY AND ACCEPTED BY THE ASSURED UPON THE FOLLOWING EXPRESS CONDITIONS AND AGREEMENTS:

FIRST. That, in case the said Insured shall, without the consent of this Company, previously obtained in writing, pass beyond the settled limits of the United States (excepting into the settled portions of the Dominion of Canada, or, by the usual routes and means of public conveyance, to those portions of Europe lying north of the forty-second parallel of north latitude, and west of the fortieth meridian of longitude east from Greenwich); or shall, without such previous consent, visit, between the first day of July and the first day of November, those parts of the United States which lie south of the thirty-second parallel of north latitude, or south of the parallel of thirty-six degrees and thirty minutes of north latitude within twenty-five miles of the Mississippi River or one hundred miles of the Atlantic coast; or shall enter upon a voyage upon the high seas (except as a passenger, by the usual routes and means of public conveyance, between any Atlantic ports in the United States within the before-mentioned limits, or between such last-mentioned ports and any Atlantic port in Europe lying north of the forty-second parallel of north latitude); or as a mariner, engineer, fireman, conductor, brakeman, or employee in any capacity, enter upon service on any sea, sound, inlet, river, lake, or railroad, or enter into any military or naval service whatsoever (the militia not in actual service excepted); or shall, without such previous consent, be personally employed in the manufacture or transportation of gunpowder or fire-works, or of highly inflammable or explosive substances, or in submarine operations, mining, or blasting; or shall become so far intemperate or addicted to any vice or habit as to impair the health seriously or permanently, or induce delirium tremens; or shall be convicted of felony; or shall die by his own hand, either sane or insane, or by the hands of justice, or in, or in consequence of, a duel, or of the violation of any law of the several States, or of the United States, or of any government within whose limits he may come: — then this Policy shall be null void, and of no effect.

SECOND. That the answers, statements, and declarations contained in or endorsed upon the application for this insurance, — which application is hereby referred to and made part and parcel of this contract, as if fully herein recited, and upon the faith of which this agreement is made, — are warranted by the Assured to be true in all respects, and that, if this Policy has been obtained by or through any fraud, misrepresentation, or concealment said Policy shall be absolutely null and void.

THIRD. That this Policy shall not take effect, nor become binding on the Company, until the advance premium hereon shall have been actually paid during the life time of the Insured; and no premium on this Policy shall be considered as paid, unless a receipt shall be given therefor, signed by the President or Secretary of the Company; and that, if the said Assured shall not pay the said annual premiums on or before noon of the several days hereinbefore mentioned for the payment of the same, or shall not pay at maturity any notes or obligations given for the cash portion of any premium or part thereof, — then, and in every such case, this Policy shall cease and determine, and said Company shall not be liable for the payment of the sum insured or any part thereof.

FOURTH. That in every case where this policy shall cease, or be or become null and void, all payments thereon, and all dividend credits accruing therefrom, shall be forfeited to said Company; except that, if the said Insured shall die by his own hand during the continuance of this Policy, all premiums that shall have been received by said Company hereon shall be returned to the said Assured.

FIFTH. That this Policy shall not be assigned; but the same may be surrendered to this Company and fully discharged, at any time, by the Assured, while living, and, after her death, by the guardians of her children, if any she leave.

SIXTH. That this Policy may be withdrawn and canceled by the Company at any time while in transit, or while in the hands of the Agent, and previous to payment of the premium.

SEVENTH. That if, after the receipt by this Company of two or more annual premiums upon this Policy, default shall be made in the payment of any subsequent premium when due, then, notwithstanding such default, this Company will convert this Policy into a Non-participating "Paid-up" Policy for as many dollars as its then present value will purchase as a single net premium. Provided that this Policy shall be transmitted to and received at the Home Office of this Company and application made for such conversion within one year after such default.

EIGHTH. That no claim shall exist under this Policy unless due notice and satisfactory proof of death shall be presented in writing to the officers of said Company, at the Home Office, in Hartford, Conn., within two years after the death of the person whose life is hereby insured, and that the time within which any suit shall be brought against said Company, on any claim under this Policy, is hereby limited to two years from the time when the right of action accrues.

Equitable Life Assurance Society.

PROVISIONS AND REQUIREMENTS REFERRED TO IN THIS POLICY.

1. The limits of travel and residence allowed under this contract include those parts of the settled limits of the United States and British Possessions which lie between the parallels of 50° and 36° 30′ north latitude; also, that part of Tennessee which lies east of the Tennessee River; also, those parts of Alabama, Georgia, South Carolina and North Carolina which lie north of the parallel of 34° north latitude, and at the same time more than 100 miles from the Atlantic Coast; also, all the places within fifty miles of Atlanta, Georgia; also, the settled limits of the United States which lie between the 100th and 109th degree west longitude, and at the same time north of the parallel 32° north latitude; also, all the settled limits of the United States which lie west of the 109th meridian of west longitude, except Alaska; also, all of Europe. Also, before July 1st and after November 1st in any calendar year, those parts of the settled limits of the United States which lie south of the parallel of 36° 30′ north latitude. Travel is permitted in first-class vessels, by direct route along the coast of the United States and British North American Possessions, and between Europe and said British Possessions and the United States, provided no port is entered not included at the time in the limits above allowed for travel and residence. But travel and residence of the person at whose death this contract matures, beyond the above limits or at other seasons than are above stated, without permission in writing, signed by one of the officers of the Society as designated below, is prohibited.

2. Engagement by the person upon whose death this contract matures in any of the following occupations or employments, without permission in writing, signed by one of the officers of the Society, as designated below, is prohibited: Blasting, mining, submarine labor, aeronautic travel and excursions, the manufacture, handling or transportation of inflammable or explosive substances, service upon any railroad, steamboat or other vessel or boat; military and naval service of every kind, whether as combatant or non-combatant, the militia, in time of peace, excepted.

3. Self-destruction, sane or insane, and death in consequence of a duel or of the violation of law, within three years from the date hereof, are not risks assumed by the Society in this contract.

4. All premiums are due in the City of New York, at the date named in the Policy, but, at the pleasure of the Society, suitable persons may be authorized to receive such payments at other places, but only on the production of the Society's receipt therefor, signed by the President, Vice-President, Actuary, Secretary or Assistant Secretary, and countersigned by the person to whom the payment is made. No payment made to any person except in exchange for such receipt will be recognized by the Society. All premiums are considered payable annually in advance. When the premium is made payable in semi-annual or quarterly installments, that part of the year's premium, if any, which remains unpaid at the maturity of this contract, shall be regarded as an indebtedness to the Society on account of this contract, and shall be deducted from the amount of the claim; and if any premium, or installment of a premium, on this Policy shall not be paid when due, this Policy shall be void; nevertheless, nothing herein shall be construed to deprive the holder of this Policy of the privilege to demand and receive paid-up insurance in accordance with the agreement contained in this Policy.

5. The contract between the parties hereto is completely set forth in this Policy, and the application therefor, taken together, and none of its terms can be modified, nor any forfeiture under it waived, except by an agreement in writing, signed by the President, Vice-President, Actuary, Secretary or Assistant Secretary of the Society, whose authority for this purpose will not be delegated.

6. If any statement made in the application for this Policy be in any respect untrue, this Policy shall be void, and all payments which shall have been made to the Society on account of this contract shall belong to and be retained by the Society; provided, however, that discovery of the same must be made by the said Society, and notice thereof given to the assured within three years from the date hereof.

7. This Policy, during its continuance, shall be entitled to participate in the distribution of the surplus of this Society, by way of increase to the amount insured, according to such principles and methods as may from time to time be adopted by this Society for such distribution; which principles and methods are hereby ratified and accepted by and for every person who shall have or claim any interest under this contract, but the Society may at any time before a forfeiture, upon request of the person holding the absolute legal title to this Policy, substitute a cash payment to be fixed by said Society in lieu of the said increase to the amount insured, to be used in reduction of subsequent premiums.

8. The age of the person upon whose death this contract matures will be admitted by the Society on due proof, but if not so admitted, the amount of insurance payable under this Policy at its maturity shall in no case be more than the premium charged would have purchased by the Society's rates in use at the register date hereof for such person's true age. If the person, at the termination of whose life this contract matures, should die more than three years after the register date hereof, then the amount assured shall become due immediately (and not sixty days) after notice and the proper proofs of the death shall have been furnished to the Society, at its Office in the City of New York.

The Germania Life Insurance Company.

CONDITIONS AND AGREEMENTS OF THIS INSURANCE.

This Policy shall cease and be null, void and of no effect; and the Company shall not be liable for the payment of the sum assured, or any part thereof, but all premiums previously paid shall be the absolute property of the Company, without any account whatever to be rendered therefor:

PERMANENT CONDITIONS.

1st. (Payment of Premiums.) If the premiums mentioned within, or any of them, shall not be paid on or before noon of the several days stipulated for the payment thereof respectively, or within three days thereof respectively;

(Agents holding an appointment from the Company are authorized to receive premiums at or before the time when due, only upon production and delivery of the receipt of the Secretary of the Company, but not to make, alter or discharge contracts or waive forfeitures.)

2d. (Service in War.) If the assured shall enter into any service in war; but in case of death in, or in consequence of, such service after three or more full years' premiums shall have been paid, the net reserve of this Policy (computed according to the Actuaries' Table of Mortality, with interest at four per centum per annum) will be paid;

TEMPORARY CONDITIONS.

3d. (Travel and Residence.) If within three years from the date hereof, the said assured shall visit, between the first day of July and the first day of November, those parts of the United States which lie south of Virginia, Kentucky, Missouri and Kansas; or pass beyond the limits of the United States, excepting into the territory lying in America north of the United States; or enter upon a voyage upon the high seas, except coastwise within the same latitudes and between the same days of the year, within and between which the said assured is at liberty to be or reside by the terms of this Policy; but permission is hereby given to the said assured to travel at any time between those ports of the United States in which he or she is at liberty to be by the terms of this Policy, and the ports of Europe, and to travel and reside in Europe;

4th. (Occupation.) If within three years from the date hereof, the said assured shall enter upon service on any Sea, Sound, Inlet, River, Lake or Railroad, as a mariner, engineer, fireman, conductor or laborer in any capacity; or, in the manufacture, handling or transportation of inflammable or explosive substances; or, in submarine operations or mining;

5th. (Suicide.) If within three years from the date hereof, the said assured shall die by suicide, or by his or her own hand, or in consequence of an attempt to commit suicide, or to take his or her own life, whether sane or insane at the time;

6th. (Untrue Statements.) If within three years from the date hereof, the Company discover and give notice to the said assured of the untruth in any respect of the representations made in the application for this Policy, upon the faith of which this Contract is made.

AGREEMENTS.

It is agreed by the said assured, that written notice shall be given to the Company of any assignment of this Policy.

It is also agreed, that this Contract shall become valid only by delivery of this Policy, and upon payment of the first premium due, during the continued good health of the said assured.

The Home Life Insurance Company.

PROVIDED ALWAYS, AND IT IS HEREBY DECLARED TO BE THE TRUE INTENT AND MEANING OF THIS POLICY, AND THE SAME IS GRANTED BY THIS COMPANY, AND ACCEPTED BY THE SAID UPON THESE EXPRESS CONDITIONS:

That if the statements made by or for her contained in the Application bearing date the day of , 188 , upon the faith of which this Policy is made, (which statements she makes her own and warrants to be full, correct and true), or any part thereof, shall be found untrue, incomplete or deceptive in any respect; or in case the said shall not actually pay the first Premium as aforesaid, before the delivery of this Policy, and while the said is in good health, or shall not pay or cause to be paid to this Company, the Premium as aforesaid, at its office in the City of New York, on or before the day or days before mentioned, at 12 o'clock noon in each and every year during the continuance of this Policy.

Or in case the said shall, without the written consent of this Company, previously obtained, engage in any of the following occupations or employments, to wit: Blasting, Mining, Submarine labor, Æronautic travel; the manufacture, handling or transportation of inflammable or explosive substances; service upon any Railroad, Steamboat, or other Vessel or Boat, Military or Naval Service whatsoever (the Militia not in actual service excepted); or shall die in consequence of a Duel, or of the violation of Law, then, and in every such case, the said Company shall not be liable for the payment of the sum assured, or any part thereof, and this Policy shall cease, and be Null, Void, and of No Effect.

And also, that in case the death of the said shall result from his own act, sane or insane, within three years from the date of this Contract, this Company shall only be liable for the net reserve on this Policy computed according to the legal standard of the State of New York.

And also, that no statements, promises or conditions, made by any Agent or Solicitor, nor any statements or information made or communicated to any Agent or Solicitor other than such as are reduced to writing in the Application for this Policy, shall in any manner change or qualify any of the provisions or warranties of this contract, and also that the party hereby assured acknowledges receipt of the notice printed on the margin of this Policy.

And it is further stipulated and agreed, by and between the parties hereto, that each and every Dividend of profits, which may be made on this Policy, shall be applied toward the payment of the accruing premium thereon, as the same shall fall due, or may be applied to increase the amount insured under this Policy, provided that the said shall furnish this Company satisfactory evidence that he is in sound and unimpaired health at each period that he shall request the dividend to be so applied.

And also, that if this Policy shall, after the full amount of three Annual Premiums have been paid, by its terms lapse or become forfeited for the non-payment of any subsequent premium, this Company will issue a Paid-up Non-participating Policy for such an amount as the reserve upon this Policy at the time of forfeiture, according to the legal standard of the State of New York, after deducting any indebtedness to this Company under this contract, will purchase as a single premium at the published rates of this Company, at the then age of the said provided, that this Policy shall be surrendered to this Company at its office in the City of New York within six months after said forfeiture.

All premiums are due and payable at the Office of the Company, in the City of New York, on the day or days named in this Policy, but the same may be received elsewhere at the option of the Company, but no Agent of this Company or any other person is authorized to receive such payment, except upon the production of a receipt therefor signed by the President or Secretary.

Notice is given and acknowledged that each and every such payment is due at the date named in this Policy, by the delivery and acceptance of it, and any further notice or notices required by any Statute is hereby expressly waived.

John Hancock Mutual Life Insurance Company.

THIS POLICY IS MADE AND ACCEPTED UPON THE FOLLOWING CONDITIONS:

If the said insured (except as herein permitted) shall pass beyond the limits of the United States, or approach within fifty miles of the Atlantic Ocean south of Fortress Monroe, of the Gulf of Mexico, of the Mississippi River south of Cairo, Illinois, or of the Red River in the State of Arkansas; or enter into any Military or Naval service (the Militia not in actual service excepted); or shall be personally employed in any Mine, or Manufactory of explosive or highly inflammable materials; or on any Railroad as Brakeman, or Switchman; without the consent of this Company, previously given in writing; or if any of the statements, made in the Application for this Policy, which is made a part hereof, are in any respect untrue; provided, such misrepresentation is made with actual intent to deceive, and the matter misrepresented increases the risk of loss; then this Policy shall be null and void.

The said insured has liberty to go on any voyage by water, along the coast of the United States, Nova Scotia, or New Brunswick, between the United States and Europe, and between the United States and Cuba; to travel in any part of the United States, except where yellow fever may be prevailing; to reside in Cuba between the first of December and first of April; and to reside and travel indefinitely in Europe, Turkey, Egypt, the Dominion of Canada and Newfoundland.

It is further agreed, that after this Policy shall have been in force for three full years, the liability of this Company under the same shall not be contested, provided that the premiums shall be paid as stipulated herein, and that the provisions of this Policy as to residence, travel and occupation shall be complied with: but if the age of the insured is not correctly stated in the application, no greater sum will by paid hereunder than the amount that the premiums paid hereon would have purchased at the rate in use at the date of this Policy for the true age of the insured.

Said Company shall have a right to set off any demand it shall have against the other parties to this contract, or either of them, their assigns or representatives, against any claim hereon.

This policy shall not take effect until the advance premium hereon shall have been paid, during the life time and good health of the insured, as per first premium receipt accompanying this Policy.

No suit shall be brought against said Company on any claim under this Policy, unless said suit is commenced within two years from the time when the right of action accrues. Any assignment of this Policy shall be void, unless assented to in writing by the Secretary of said Company; and the claim of any assignee shall be subject to proof of interest. No person, except the President or Secretary, is authorized to make, alter, or discharge contracts, or waive forfeitures. This contract is made and to be performed in the Commonwealth of Massachusetts.

If any premium or instalment thereof on this Policy shall not be paid, on or before the day when due, this Policy shall thereupon become forfeited and void, except as provided by Section 76 of the "Massachusetts Insurance Act of eighteen hundred and eighty-seven," which Section is printed on the back of this Policy.

The Manhattan Life Insurance Company.

UPON THE FOLLOWING CONDITIONS:

I. — If any statement made in the application be in any respect untrue, or if any premium or interest on any note given on account of a premium be not paid when due, or if the insured die in consequence of any violation of law, or if he engage in any naval or military service except in the militia not in actual service, this Policy shall be void and all payments made upon it shall be forfeited to the Company: except, after being in force three full years, this Policy shall be incontestable for any misstatement in the application except as to age, and if it shall lapse or become forfeited for the non payment of any premium or interest on any note given on account of a premium the Company will, upon the surrender of this Policy within six months after such lapse, issue a non-participating paid-up Policy for such sum as the legal net reserve on this Policy, at the time of lapsing, will purchase as a single premium at the Company's present published rates.

II. — Proof of death shall be furnished to the Company within two years after death, and shall contain full answers under oath to the questions in the Company's blanks, and no suit shall be brought against the Company on this Policy after two years from the time when the cause of action accrues.

III. — No provision of this contract can be changed or waived except by a written agreement, signed by the President or Secretary of the Company.

The Massachusetts Mutual Life Insurance Company.

THIS POLICY IS ISSUED AND ACCEPTED UPON THE FOLLOWING CONDITIONS:

1. That the contract between the parties hereto is completely set forth in this Policy, and the application therefor, taken together, and none of its terms can be modified, nor any forfeiture under it waived, except by an agreement in writing, signed by the President or Secretary, whose authority for this purpose will not be delegated.

2. That the conditions respecting residence, travel and occupation or employment, prescribed on the back of this Policy, which are hereby referred to, and made a part hereof, shall not be transgressed without the written consent of the President or Secretary of the Company.

3. That this Policy is entitled to share in such distributions of surplus funds as the Company may, from time to time, make, according to the methods and rules adopted by the Directors; provided, that in case this Policy shall become paid-up for an amount less than one hundred dollars, it shall not be entitled to share in any such distributions.

4. That any assignment of this Policy, or of any interest therein, shall be void without the assent, in writing, of the President or Secretary of the Company, but such assent, if given, shall not be construed as guaranteeing the validity of any assignment.

5. That if the insured shall die by suicide, or by his (or her) own hand or act, sane or insane, at any time during the first three years of the continuance of this contract, the Company shall be liable only for the net reserve held against this Policy, reckoned according to the legal standard of Massachusetts.

6. That if premiums are paid otherwise than wholly in cash, annually in advance, the remainder of the year's premium, and any obligation given for premium, shall always be an indebtedness against the Policy; that no insurance shall take effect under this Policy, until the first premium hereby required is paid during the lifetime and continued good health of the insured; that all premiums are payable to the Company, at its said office in Springfield, but will be accepted elsewhere when duly made in exchange for the Company's receipt, signed by the President or Secretary, and such a receipt shall be the only evidence of the payment of any premium, or interest on any premium obligation; that a failure to pay any premium, or interest on any premium obligation, at or before the time when due, or a violation of any of the conditions of this contract, or any untrue statement in the application for this policy, or the death of the insured in consequence of the commission of crime or the violation of law by him (or her), shall render this policy void, and no claim shall exist for return of premiums or for share of surplus funds, and the Company shall be released from all liability except such as may be imposed by the laws of Massachusetts at the date hereof.

7. That, in case of death, no claim shall exist under this Policy, unless proof of the death is furnished to the Company, in such form as it shall require, at its said office. within two years after the death of the insured, and no action shall be brought under this contract after two years from the time when the right of action accrues.

Conditions respecting residence, travel and occupation or employment, referred to in this policy:

1. The insured shall reside in the United States of America, the Dominion of Canada, in Cuba, or in Europe; but shall not, during the months of July, August, September and October, reside in Cuba, or in those parts of the United States which are south of the thirty-sixth degree of north latitude and are either within one hundred miles of the Atlantic Ocean or the Gulf of Mexico or within fifty miles of the Mississippi or Red River.

2. The insured shall, during the first two years of the continuance of this policy, travel only in those places and countries in which continuous residence is permitted by the first paragraph of these Conditions, or from one such place or country to another and without remaining (during the months of July, August, September, and October), more than ten days in any one city or town where continuous residence is not permitted.

3. The insured shall have the right, after this policy has been in force two years, to travel for business or pleasure without restriction, provided that nothing in this paragraph shall be construed as permitting him (or her) to engage in any occupation or employment prohibited by the fourth paragraph of these Conditions.

4. The insured shall not engage in blasting, mining, subterranean or submarine labor, æronautic travel or excursions; the manufacture, handling, or transportation of gun-powder, nitro-glycerine, or other explosive material; services upon any railroad train, steamboat or other vessel or boat; military or naval service of any kind, in time of war.

The Mutual Benefit Life Insurance Company.

FROM THE APPLICATION.

In consideration of the statements and agreements in the application for this Policy, which are hereby made a part of this contract, I hereby warrant that he is not intemperate in the use of stimulants or narcotics. I agree that the answers given herewith to the questions of the Agent and Examiner, which I declare and warrant to be true, shall be the basis of my contract with the Company; and that such contract shall at all times and places be held and construed to have been made in the City of Newark, New Jersey. I also agree that if within two years from this date, the Insured shall, without the written consent of the Company, reside or travel elsewhere than in or to the United States, Canada, or Europe; or shall within such period and without such consent, be personally engaged in blasting, mining, submarine operations, or in the making of explosives, or in service on any railway train, or on a steam or sailing vessel, or in naval or army service in times of war; the policy hereby applied for shall thereupon cease and determine.

POLICY CONDITIONS.

Provided, that in case the said Premiums shall not be paid on or before the several days hereinbefore mentioned for the payment thereof, at the office of the Company in the City of Newark, or to Agents when they produce receipts signed by the President or Treasurer, then, and in every such case, this Policy shall cease and determine, subject to the provisions of the Company's Non-forfeiture System as indorsed hereon, with accompanying table.

This Policy does not take effect until the first Premium shall have been actually paid; nor are Agents authorized to make, alter, or discharge this or any other contract in relation to the matter of this insurance, or to waive any forfeiture hereof, or to grant permits, or to receive for the cash due for Premiums anything but cash. Any error made in understating the age of the Insured, will be adjusted by paying such amount as the Premiums paid would purchase at the table rate.

No assignment of this Policy shall take effect until written notice thereof shall be given to the Company.

This Policy, after two years, will be incontestable, except for fraud or non-payment of Premium.

THIS VOLUME DOES NOT CIRCULATE

The Mutual Life Insurance Company.

Subject to the provisions, requirements and benefits stated on the back of this Policy which are hereby referred to and made part hereof:

PROVISIONS, REQUIREMENTS AND BENEFITS.

PAYMENT OF PREMIUMS. — Each premium is due and payable at the home office of the Company in the city of New York; but will be accepted elsewhere when duly made in exchange for the Company's receipt, signed by the President or Secretary. Notice that each and every such payment is due at the date named in the Policy, is given and accepted by the delivery and acceptance of this policy, and any further notice, required by any statute, is thereby expressly waived. That part of the year's premium, if any, which is not due and is unpaid at the maturity of this contract shall be deducted from the amount of the claim. If this policy shall become void by non-payment of premium, all payments previously made shall be forfeited to the Company except as hereinafter provided.

DIVIDENDS. — This policy is issued on the Five Year Distribution Plan. It will be credited with its distributive share of surplus apportioned at the expiration of each five years from the date of issue. Only policies in force at the end of such terms, and entitled thereto by year of issue, shall share in such distribution of the surplus; and no other distribution to such policies shall be made at any other time. All surplus so apportioned may be applied at the end of such periods to purchase additional insurance, or in payment of future premiums on this policy, if requested in writing, or may then be drawn in cash.

PAID-UP POLICY. — After three full annual premiums have been paid upon this policy, the Company will, upon the legal surrender thereof before default in payment of any premium, or within six months thereafter, issue a non-participating policy for paid-up insurance, payable as herein provided, for the amount required by the provisions of the Act of May 21, 1879, Chap. 347, Laws of the State of New York.

SURRENDER. — This policy may be surrendered to the Company at the end of the fifth year from the date of issue, and eighty per cent. of the reserve (computed by the American Table of Mortality and four and one-half per cent. interest,) and the surplus as defined above, will be paid therefor. If surrendered at the end of the second or of any subsequent five-year period, the full reserve by the same standard and the surplus as so defined will be paid. No cash value will be paid for a surrender at any other time or date.

NOTICE. — No Agent has power on behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to bind the Company by making any promise, or by receiving any representation or information not contained in the application for this policy.

ASSIGNMENTS. — The Company declines to notice any assignment of this policy until the original or a duplicate or certified copy thereof shall be filed in the Company's Home Office. The Company will not assume any responsibility for the validity of an assignment.

National Life Insurance Company.

THIS POLICY IS ISSUED AND ACCEPTED UPON THE FOLLOWING CONDITIONS:

That the statements and declarations made by, and on behalf of the insured in the application for this Policy, which are hereby referred to as the basis of this contract, and are a part thereof, and on the faith of which it is issued, are in all respects true, and that no fact has been suppressed relating to the health or circumstances of the insured affecting the interests of said Company, or its inducements to accept the risk.

That the insured may reside in the United States and its Territories (except in localities where yellow fever is prevailing at the time as an epidemic), and in the British Provinces, and travel in and make passages along the coasts thereof; may go to, return from, reside and travel in Europe, and in the West Indies between the months of November and May inclusive, and the Islands of the Pacific Ocean. Provided, that if the insured shall, without previous notice to the Company, go and remain beyond the above limits; or engage in any military or naval service; or engage in voyages upon the high seas as an occupation; or in blasting, mining, or submarine occupations; or in the production or manufacture of highly inflammable or explosive substances; or in working a steam engine on land or water as engineer or fireman, or in a similar capacity; or as an employee on any railroad train; in every such case the insured shall pay an extra premium, equal to that charged in similar cases by other first-class Companies in the United States, which, if not paid at the time of the assumption of the risk, shall not invalidate this contract, but shall be a lien upon the Policy.

That if the insured shall die by suicide, or by his own hand, whether sane or insane, within three years from the date hereof, or in, or in consequence of, violating any criminal law of country, state, or territory in which the insured may be, this Policy shall be void, but the net reserve held against this Policy, reckoned according to the legal standard of Vermont, at that date shall be paid to the parties in interest in this Policy.

That in case of any indebtedness to this Company from the assured, on account of this Policy, said Policy, and all sums due thereunder, shall be, and are hereby pledged to secure said indebtedness, and the Company shall have a lien therefor on this Policy, and said debt or demand may be set off against the amount due thereon.

That no suit shall be brought against the Company for any claim under this Policy, unless said suit is commenced within two years from the time when the right of action accrues, and also within three years from the termination of the life insured.

That this Policy shall not take effect until the first premium is actually paid, and Agents are not authorized to deliver the Policy to the insured until such payment has been made.

No alteration or waiver of the conditions of this Policy shall be valid unless made in writing at the office in Montpelier, Vt., and signed by the President or Secretary.

Agents are alone authorized to receive premiums, on the day when payable, and not afterwards, upon presentation of the Company's receipts signed by the President or Secretary, but cannot give credit, make, alter or discharge contracts nor waive forfeitures.

Notice of assignment of this Policy must be sent to the home office, and the assent of the Company obtained to same; the Company will not, however, assume any responsibility as to validity of assignment.

In case any premium or any part thereof, or any note given therefor, shall not be paid on the day when due, this Policy shall thereupon lapse and determine: except that, after three full annual premiums have been paid, the Company guarantees either continued insurance for the full amount of Policy to such period as the reserve will extend it, a cash surrender value, or a paid-up Policy. If no election is made within sixty days after date of lapse, a paid-up Policy will be issued and this Policy cancelled.

This Policy, after three years, will be incontestable except for fraud or non-payment of premium.

New England Mutual Life Insurance Company.

THIS POLICY IS ISSUED BY THE COMPANY, AND ACCEPTED, UPON THE FOLLOWING EXPRESS CONDITIONS:

That the statements and declarations made in or attached to the application for this Policy, which are hereby referred to as the basis of this contract and are a part thereof, and on the faith of which it is issued, are in all respects true, and that no fact has been suppressed relating to the health or circumstances of the insured affecting the interests of said Company, or their inducement to accept the risk.

The insured may reside in the United States and its Territories (except in localities where yellow fever is prevailing at the time as an epidemic); and in the British Provinces, and travel in and make passages along the coasts thereof; and may go to, return from, reside and travel in, Europe, the West Indies (between the months of November and May inclusive), and the Islands of the Pacific Ocean.

The Insured may, without previous notice to the Company, go and remain beyond the above limits (except where yellow fever is prevailing as an epidemic); or may engage in any military or naval service; or engage in voyages upon the high seas as an occupation; or in blasting, mining, or submarine operations; or in the production or manufacture of highly inflammable or explosive substances; or in working a steam engine, on land or water, as engineer or fireman, or in a similar capacity; or as an employee on any railroad train; but in such case he shall pay for remaining beyond the above limits of residence and travel, or for the risk of military or naval service in time of war, or for any of said occupations, an extra premium, equal to that charged by the Company in similar cases, which, if not paid at the time of the assumption of the risk, shall not invalidate this contract, but shall be a lien upon the Policy, and deducted therefrom, with interest, upon its payment.

Any assignment of this Policy shall be void unless assented to in writing by said Company, but the Policy shall not be invalidated thereby.

In case of any indebtedness due to this Company from the assured, this Policy and all sums due thereunder, are hereby pledged to secure said indebtedness, and the Company shall have a lien therefor on this Policy; and said debt or demand may be set off against the amount due thereon.

This Policy is payable only at the office of the Company at Boston, from which it is issued, and is a Massachusetts contract; and as to its conditions, restrictions, and agreements, and as to the validity of any assignments thereof, shall be governed by the law of Massachusetts.

The loss shall be payable whenever satisfactory proof thereof shall have been furnished at the office in Boston, by the sworn certificate of the Attending Physician, if there were any, and the full and particular statement, under oath, of at least one competent and disinterested witness, stating the time, place, cause, and circumstances of the death of the insured.

No suit shall be brought against the Company on any claim under this Policy, unless said suit is commenced within Two years from the time when the right of action accrues, and also within Three years from the termination of the life insured.

This Policy shall not take effect until the first premium is actually paid, and Agents are not authorized to deliver the Policy to the assured until such payment has been made.

General Agents appointed directly by the Company are alone authorized to receive premiums at the day when payable, and not afterwards, but cannot give credit, or make, alter, or discharge contracts, or waive forfeitures, and no alteration or waiver of the conditions of this Policy shall be valid unless made in writing at the office in Boston, and signed by the President or Secretary.

All premiums due under this Policy shall be paid in advance, but any annual premium may, at the election of the assured, be paid in cash, either in one sum or in semi-annual or quarterly instalments, to be secured by the notes of the assured; it being understood that the Company assumes no risk for the period covered by such deferred payments, but only for that portion of the year for which the premium shall have been actually paid IN CASH, in advance; and that in case of loss all such deferred payments are to be deducted from the amount payable.

This policy shall be void if the insured shall die in, or in consequence of a duel, or by the hands of justice, or in the violation of, or attempt to violate, any criminal law of the United States, or of any State or country in which the insured may be.

This Policy shall be void if the insured shall die by his own hand or act, whether sane or insane, within three years from the date hereof, but the Company agrees to pay upon the Policy thus voided the net reserve held against it, reckoned according to the legal standard of Massachusetts.

New York Life Insurance Company.

PROVISIONS, REQUIREMENTS AND BENEFITS REFERRED TO IN THIS POLICY.

No Agent has power in behalf of the Company to make or modify this or any contract of insurance, to extend the time for paying a premium, to waive any forfeiture, to issue a permit for residence, travel or occupation, or to bind the Company by making any promise or receiving any representation or information. This power can be exercised only by the President, Vice-President, or Actuary of the Company, and will not be delegated.

Inasmuch as only the Officers at the Home Office of the Company in the City of New York have authority to determine whether or not a Policy shall issue on any application, and as they act on the written statements and representations made in the application for this Policy, it is expressly understood and agreed that no information, statements or representations made or given by or to the person soliciting or taking the application for this Policy, or by or to any other person, shall be binding on the Company, or in any manner affect its rights, unless such information, statements or representations have been reduced to writing, and presented to the Officers of the Company at the Home Office, in the application referred to.

All premiums are due and payable at the Home Office of the Company unless otherwise agreed in writing, but may be paid to agents producing receipts signed by the President, Vice-President or Actuary, and countersigned by such agents. Notice that each and every payment of premium is due at the date named in the Policy is given and accepted by the delivery and acceptance of this Policy, and any further notice required by any statute is hereby expressly waived. The giving of any other notice or the acceptance of any premium after it is due, is to be considered as an act of courtesy only, and shall not be deemed as establishing a custom or as waiving or disturbing any of the conditions as to payment of premiums thereafter due.

This Policy does not insure against death occurring while engaged in military or naval service in time of war or insurrection, or in consequence of such service or of being engaged in the manufacture of gunpowder, dynamite or other explosive substances, or in a duel or violation of law, and shall be null and void in case of the death of the insured from any of these causes, but on its surrender within six months thereafter, with satisfactory proofs of death, the net reserve (computed by the American Table of Mortality and interest at four and one half per cent.), after deducting all indebtedness to the Company, will be paid therefor.

Surplus will be apportioned to this Policy only at the expiration of each period of five years from the date of the commencement of the insurance, and then only if this Policy is in force. Such apportionments will be made in the form of reversionary additions; but the value of the same may, at the option of the insured, be taken in cash, or applied to the reduction of premiums during the next five-year period, or to the permanent reduction of all future premiums. When the value is taken in cash, payment shall be made to the insured, and his receipt shall be a valid release to the Company.

Besides the surplus to be apportioned at the expiration of each five-year period as above, if this policy shall become a claim by death during the first or any succeeding five-year period, a mortuary dividend of fifty per cent. of the premiums paid in the five-year period in which death occurs will be apportioned and paid with the amount of the policy.

This Policy may be surrendered to the Company at the expiration of the first or of any subsequent five-year period, upon thirty days' previous written notice. At the expiration of the first period, eighty per cent. of its reserve (computed as hereinbefore specified), and in addition thereto the surplus then apportioned, will be allowed as a surrender value. At the end of any subsequent period the entire reserve (computed as hereinbefore specified), and in addition thereto the surplus then apportioned, will be allowed. The above cash values will not be allowed for a surrender at any other time

Proofs of death under this Policy shall be furnished to the Company at its office in the City of New York within one year after death, and shall include sworn statements on the Company's forms, as follows: (1) a statement from each claimant; (2) a statement from each physician who attended the deceased within a year before death; (3) a statement from a responsible householder who knew the deceased; (4) a statement from the undertaker; (5) a statement from the clergyman, whenever one officiates. All questions must be fully answered, and the omission of any of the answers or statements required must be satisfactorily explained or supplied by other proofs.

Any assignment of this Policy must be made in duplicate, and both copies must be sent to the Home Office for acknowledgment, one of them to be retained by the Company. Under no circumstances will the Company assume any responsibility for the validity of any assignment.

The Northwestern Mutual Life Insurance Company.

CONDITIONS REFERRED TO ON PRECEDING PAGE OF THIS POLICY.

1st. If the said premiums shall not be paid at or before the times within mentioned for the payment thereof, whether notice of such payment falling due has been received or not, then, and in every such case, this policy shall cease and determine; and no premium after the first, hereby acknowledged, shall be considered paid unless a receipt shall be given therefor, signed by the President or Secretary, and the payment and receipt of any premium less than a full annual shall not have the effect to continue this policy in force longer than three months in case of a quarterly payment, or six months in case of a semi-annual payment.

2d. If, within three years from the date hereof, the said insured shall pass south of the Tropic of Cancer, or shall be personally engaged in blasting, mining or submarine operations, or in the production of highly inflammable or explosive substances, or as engineer or fireman of any locomotive engine, or in switching or coupling or uncoupling cars, or be employed in any capacity on the trains of a railroad, except as passenger or sleeping car conductor, mail agent, express messenger or baggage master, or in ocean navigation, or shall enter or be engaged in any military or naval service whatsoever (except in time of peace), or shall undertake an aerial voyage, or shall die in consequence of a duel, or shall, whether sane or insane, die by his own hand, then, and in every such case, this policy shall be null and void.

3d. If any statement made in the application for this policy shall be found incorrect, this policy shall be void; provided that if the age has been given correctly and death shall occur later than three years from the date hereof, and if this policy shall not have been declared void by the Company prior to such death, the liability of the company shall not, after such death, be disputed on account of such statement, except in case of fraud.

4th. In every case where this policy shall cease or become void, all payments thereon shall be forfeited to the Company, except that a paid-up policy may be issued as within conditionally provided.

5th. If the said insured becomes habitually intemperate, or so far intemperate as either to impair health, or induce delirium tremens, then and in either such case the Company may, during his lifetime, cancel this policy, and thereupon shall be absolved from all liability upon the same, except only that it shall pay the amount of the reserve, computed according to the now existing standard of the State of Wisconsin, if this policy be surrendered in the lifetime of the insured and within one year from the cancellation of the same.

6th. If this policy shall be assigned, a duplicate of the assignment shall, within thirty days, be given to the Company, and due proof of interest shall be produced on making claim.

7th. This policy is a contract made and to be performed in the State of Wisconsin, and shall be construed only according to the charter of the Company and laws of said State.

The Penn Mutual Life Insurance Company.

FROM APPLICATION.

I hereby warrant and agree, that I am temperate in my habits, now in good health, and ordinarily enjoy good health, and that in the statements and answers in this application no circumstance or information has been withheld touching my past and present state of health and habits of life, with which the Penn Mutual Life Insurance Company ought to be made acquainted; and that if within two years from this date, I shall die by my own hand; or, without the written consent of the Company, visit the Torrid Zone, personally engage in the occupations of blasting, mining, submarine operations, or in the manufacture, handling, or transportation of explosives, or in service of any railway train, or on a steam or sailing vessel, or in naval or army service in time of war; any policy issued on this application, shall thereupon cease and determine; and that the statements and answers to the printed questions above, together with this declaration, as well as those to be made to the Company's Medical Examiner, shall constitute the application, and be the basis of this contract, and that the place of contract shall be the City of Philadelphia, State of Pennsylvania.

POLICY CONDITIONS.

If this Policy shall become void, all payments previously made upon it shall be forfeited to the Company, but if the lapse shall occur by non-payment of premium after two full annual premiums have been paid, the Company will, subject to the other conditions of the Policy:

First. — Extend, without participation, the full amount insured by this Policy for as many years and days as the full reserve, by the Actuaries four-and-one-half per cent. Table of Mortality, at the time of such lapse (less any indebtedness upon this Policy under the Company's rules), will carry the same at the present established rates of the Company; but if death shall occur within three years after such lapse by non-payment of premium, and during such extension of insurance, there shall be deducted from the amount payable the sum of all the accrued premiums (less surplus), with interest thereon.

Or Second. — Upon written application by the owner of this policy, and the surrender of all claims thereunder to the Company at its Home Office within sixty days after such lapse, will grant non-participating, paid-up insurance payable at death, for such sum as the above-described net value will purchase at the then age of the insured at the rates of the Company, printed upon the back of this Policy.

The insured under this Policy is permitted to serve in the Militia, or in the Military or Naval forces of the United States in time of Peace, without prejudice to his Policy; and he may so engage or serve in time of War, upon payment of an extra premium therefor not to exceed three per centum per annum upon the amount insured. But should such extra premium for War hazard be unpaid at the time the risk is incurred, this Policy shall not be invalidated thereby, but such premium shall be a lien thereon, and be deducted, with interest, at its maturity. Notice of Active service in time of War shall be given to the Company as soon as may reasonably be done.

Should the age of the insured be incorrectly stated, the amount payable hereunder shall be such proportion of the sum insured as the premium paid bears to the required premium at the correct age of the insured.

Proofs of death shall be furnished within six months after the ascertained death of the insured, and in the form prescribed by the Company.

Any assignment of this Policy shall be attached hereto, and a duplicate thereof furnished said Company; and any claim against this Company arising under this Policy, made by any assignee, shall be subject to proof of interest; but in no case does the Company guarantee the validity of an assignment.

No agent shall have power to alter or change in any way the terms of this contract, or to waive forfeiture or to write anything on this Policy. Receipts for premiums are not valid unless signed by either the President, Vice-President, Secretary and Treasurer, or Actuary of the Company.

The Phœnix Mutual Life Insurance Company.

THIS POLICY IS ISSUED AND ACCEPTED UPON THE FOLLOWING EXPRESS CONDITIONS AND AGREEMENTS:

That if the death of the said Insured shall at any time occur while visiting or residing in any part of the Western Hemisphere lying south of the thirty-second parallel of north latitude (excepting in the United States from the first day of November in each year to the first day of July next following), or of the Eastern Hemisphere south of the forty-second parallel of north latitude or east of the fortieth meridian of longitude east from Greenwich, or while engaged as an employé in any capacity upon any vessel or railroad, or in any military or naval service, (the militia when not in actual service excepted), without the written consent of this Company previously given, or in case of the death of the said Insured by self destruction (except upon proof that the same is the result of disease or of accident occurring without the voluntary act of the Insured,) or from the violation of law, or the use of intoxicating liquors by the said Insured, then, in either of the foregoing cases, or in case of any untrue statements or suppression of facts in the application for this policy, this Company shall only be liable under this policy for the amount of the Paid-up Insurance to which the owner of this Policy would at the date of the death of the said Insured be entitled, according to the provisions hereinafter set forth.

That all permits for residence, travel, or occupation, which may be granted, and all other agreements, to be binding on this Company, must be in writing and signed by its President or Secretary, and that no agent or other person can alter, modify, or waive any of the terms or conditions of this Policy.

That this Policy shall not take effect until the advance premium hereon shall have been paid during the lifetime of the Insured, and that if any subsequent premium hereon be not paid when due, and a separate receipt signed by the President or Secretary of this Company, in each case given therefor, then this Policy shall cease; but when, after three or more full years' premiums shall have been paid hereon this Policy shall cease for non-payment of any premium when due, then and thereafter this Company shall be liable under this Policy for a sum of non-participating paid-up insurance in accordance with the printed Table on the back of this Policy, payable as above, at death, or at the date provided for the maturity of this Policy, and subject to any indebtedness of the insured or assured to the Company.

That any claim under this Policy shall be presented in writing to the Company, at its Home Office in Hartford, Conn., and shall contain full answers under oath to the questions in the Company's blanks; and no suit shall be brought against the Company, under this policy, after two years from the death of the insured, or expiration of the term of this insurance.

State Mutual Life Assurance Company.

THIS POLICY IS ISSUED AND ACCEPTED UPON THE FOLLOWING CONDITIONS:

The assured may reside and travel in the United States and the British Provinces, and may make voyages along the coasts thereof; and may go to, return from, reside and travel in, Europe and the Islands of the Pacific Ocean at all seasons, and the West Indies between the months of November and May inclusive.

The assured shall not, without first having obtained permission from the Company, for which an extra premium may be charged, exceed these limits of travel and residence, nor engage in blasting, mining and submarine labor, nor in the manufacture, handling, or transportation of inflammable or explosive substances, nor in service upon any railroad, steamboat or vessel, nor in military or naval service, the militia in time of peace excepted.

If the assured shall die by his own hand, or in consequence of the violation of law within three years from the date hereof, the Company shall be liable only for the legal net reserve on this policy at the time of his death.

All Premiums must be paid to the Company at its home office in Worcester, or to some duly authorized agent in exchange for the Company's receipt signed by the President or Secretary.

Unless the Premium on this policy shall be paid as herein specified, this policy shall become void, except as provided by the Statutes of the Commonwealth of Massachusetts now in force.

The Company shall have a lien on this policy, and any amount which may become due under it, to secure any indebtedness due the Company from the assured.

This policy shall not take effect until the first premium is actually paid, and agents are not authorized to deliver the policy until after such payment

It is agreed that no suit shall be brought against the Company on any claim under this policy unless it is begun within three years after the death of the assured, and within two years from the time when the right of action accrues; and it is understood that no agent has any authority to make any contract binding the Company, and that no alteration or waiver of the terms of this policy, or permission required under it shall be valid, unless made in writing and signed by the President, Vice-President, or Secretary.

No assignment of this policy shall take effect until it has been registered with the Company, but such registration shall not be construed as confirmation of the legality of the assignment.

Travelers Insurance Company.

FROM THE APPLICATION.

In Consideration of the Application for this Policy (hereby made a part of this contract), I hereby Declare and Warrant: 1. That each and all of the answers and declarations made in both parts of this Application, relating to questions of fact, are absolutely correct and true; and that all such answers have been made without evasion, reservation, or concealment in any particular.

2. That all answers made to questions relating to physical disorders, symptoms, or treatment of disease, and family history, involving the exercise of an opinion, judgment or belief, have been made in good faith, and to the full extent of my information, knowledge, and belief.

3. That I hereby waive all personal or statutory rights which I may have to object to the testimony of any physician or surgeon, whether consulted by me or not, so far as he may have professional or expert knowledge of the facts or information sought for by the interrogatories in this Application.

4. That this Application shall form part of the Insurance Contract hereby applied for, and that any evasion, concealment, or untrue declaration as to any of the foregoing interrogatories shall render such contract wholly void and of no effect.

5. That the Policy if granted shall be held and treated as having been issued and delivered in Hartford, Conn., and shall be construed and determined in accordance with the laws of said State, and that the paid-up insurance and surrender value provided by the Policy shall be in substitution of and treated as a waiver of all other statutory provisions in case of lapse or surrender.

6. That no Agent of the Company shall have any power to waive or modify any of the Conditions of said Insurance Contract.

7. That the Policy applied for shall not take effect unless the advance premium is paid while I am in good health.

8. That I have reviewed and considered all of the answers above made, and hereby confirm the same as the basis of the Policy applied for.

POLICY CONDITIONS.

All Premiums are Payable at the Home Office in Hartford, Conn., but will be accepted if paid to an Agent in exchange for a receipt signed by its President or Secretary and countersigned by the Agent designated thereon. This Policy shall not take effect unless the first premium is paid while the Insured is in good health; and if the second or third annual premium be not fully paid when due, this Policy and all claims under it shall be void, and the premiums already paid shall be forfeited to this Company.

In Case of Default in payment of any premium after the third, this Policy will remain in force for the term specified in the Table of "Paid-up Term Insurance" indorsed hereon, — provided, however, that in case of the death of the Insured within three years from the date of such default, the unpaid premiums with interest shall be deducted from the amount insured; or in lieu of such Term Insurance, a Paid-up Policy will be granted for the amount specified in the table of "Paid-up Policy Values" indorsed hereon, provided this Policy is legally surrendered therefor at the Home Office within three months from date of lapse.

At the end of the fifth and every subsequent fifth year from date of issue, the cash value specified in Table of "Cash Surrender Values" indorsed hereon, will be paid for this Policy, provided it shall be in force under its original conditions, and is legally surrendered therefor to the Home Office within thirty days from the close of such period.

No Assignment hereof will be noticed by this Company unless made in writing, the original or a copy attached hereto, and a copy furnished this Company immediately on its execution; but this Company will not be held responsible for its validity.

Union Mutual Life Insurance Company.

PROVISIONS AND REQUIREMENTS REFERRED TO IN THIS POLICY.

If any statement made in the application for this Policy be in any respect untrue, the consideration of this contract shall be deemed to have failed, and the Company shall be without liability under it. But the Company hereby waives all defenses under this article, except for fraud, if the death of the party insured occurs after three years from the date hereof. But, if the age of the party insured is not correctly stated in the application, no more insurance will be paid hereunder than the amount that the premiums charged would have purchased at the rates for the insured's true age in use at the date of this policy.

If, within three years from the date hereof, the person insured hereby shall die in consequence of the violation of law, or by disease, violence, or accident brought about by intoxication, or shall impair his health by narcotics or alcoholic stimulants, or shall have delirium tremens, or if, without the written consent of the Company, signed by the President or Secretary thereof, he shall pass or remain beyond the limits of residence and travel, or shall personally engage in blasting, mining, submarine labor, æronautic travel and excursions, the manufacture, handling, or transportation of inflammable or explosive substances, service upon any railroad, steamboat, or other vessel or boat (except conductors and engineers on railroads, and masters, supercargoes, mates, and other officers of vessels), military and naval service of every kind, whether as combatant or non combatant, the militia in time of peace excepted, the Company shall be released from all liability on account of this contract.

It is hereby declared and agreed that the self-destruction of the person within three years from the date hereof — whether voluntary or involuntary, and whether he be sane or insane at the time — is not a risk assumed by the Company in this contract; but in every such case the Company will, upon demand made and the surrender of this Policy accompanied with satisfactory proofs of such death within ninety days after its occurrence, pay the net reserve upon it held by the Company at the beginning of the year in which death occurs, calculated by the Combined Experience Table of Mortality, with interest at the rate of four per centum per annum, first deducting therefrom any indebtedness which shall have accrued to the Company on account of this contract.

The contract between the parties hereto is completely set forth in this Policy and the application therefor, taken together; and none of its terms can be modified, nor any forfeiture under it waived, except by an agreement in writing, signed by the President or Secretary of the Company, whose authority for this purpose will not be delegated. And it is further declared and agreed, that in case the obligation of the Company under this contract be defeated by the failure of any of the considerations, or by the violation of any of the covenants or conditions recited or referred to herein, all payments which shall have been made to the Company on account of this contract shall be forfeited to the Company.

The proofs of the death by which this contract matures must be furnished to the Company within one year after such death; and no action shall be commenced upon this Policy after one year from the time when the cause of action accrues; and, if any action be commenced after that time, the lapse of time shall be conclusive evidence against the claim.

During three years from the date hereof, the limits of travel and residence under this contract are between the parallels of the Tropic of Cancer and the Arctic Circle; also to travel between ports within the said parallels and the Island of Cuba; also between ports on the Pacific coast within said parallels and the Sandwich Islands, and residence therein, and China and Japan; and to passage between said parallels in the North Atlantic and in the North Pacific Oceans, by the way of the Isthmus of Darien. Travel is permitted in first-class vessels within the aforesaid limits; but travel and residence, of the person at whose death this contract matures, *beyond* the above limits, and within the aforesaid period of three years, will release the Company from all liability under this contract.

All premiums are payable annually in advance. When the premium is made payable in semi-annual or quarterly instalments, that part of the year's premium, if any, which remains unpaid at the maturity of this contract, shall be regarded as an indebtedness to the Company; and, if any such payment be not made on or before the day it is due, the Company shall, from that day, be released from all liability under this contract, except as hereinafter provided. When the premium is payable semi-annually or quarterly, in ascertaining the net value of the Policy to determine the extension under the Non-forfeiture Law, there shall be deducted from the net value of the Policy (assuming net annual premiums) the net premium for the unpaid quarterly or semi-annual instalments for that year; which instalments shall not be considered as an indebtedness, but as forborne premiums.

This Company will not take notice of any assignment of this Policy, until a duplicate thereof shall be delivered to the Company; and under no circumstances will the Company assume any responsibility for the validity of such assignment.

In consideration of this Policy being subject to the Non-forfeiture Law of the State of Maine, and entitled to the extensions therein provided for, all right, claim, or interest arising under the statutes of any other State, or otherwise, to or in any paid-up Policy or surrender value, and to or in any temporary insurance, except as provided for in the said law of Maine, is hereby expressly waived and relinquished.

If any premium, or instalment of a premium, on this Policy, shall not be paid when due, the consideration of this contract shall be deemed to have failed, and the Company shall be released from liability, except as hereinafter provided; and the only evidence of payment shall be the receipt of the Company, signed by the President or Secretary. All premiums are payable annually in advance at the office of the Company, in the city of Portland, at the date named in the Policy; but, at the pleasure of the Company, suitable persons may be authorized to receive such payments at other places, but only on the production of the Company's receipt therefor, signed by the President or Secretary. No payment made to any person, except in exchange for such receipt, will be recognized by the Company, or be deemed by either party as valid payment. If, for any reason, a premium is received after it becomes due, it is upon the express condition that the party whose life is thereby insured is, at the time of the receipt of such premium, in good health, and of correct, sober, and temperate habits; and, if the fact is otherwise, the Policy shall not be put in force by such receipt. And such receipt must in every case be understood by the parties as an act of courtesy on the part of the Company, and in no case whatever as constituting any obligation on its part to waive the payment of a future premium when due. In case any note, check, or draft given toward the payment of any premium shall not be paid at maturity, this Policy lapses in the same manner as upon the non-payment of the premium when due.

The United States Life Insurance Company.

UPON THE AGREEMENTS AND CONDITIONS FOLLOWING :

I. This Policy shall not take effect until the first premium hereon shall have been paid, and both the Receipt therefor and this Policy be delivered to the assured personally, during the lifetime and sound health of the insured; and in case any premium or payment required or agreed to be made now or hereafter, in connection with this insurance, shall not be so paid when due, then this contract shall become null and void, and of no effect, except that

II. After there shall have been paid under this contract three full years' premiums, if default shall be made in any payment above specified, the entire Reserve on this Policy, including dividend additions thereon, as calculated at that date according to the American Experience Table of Mortality with interest at the rate of four and one-half per cent. per annum and the net annual premiums method, after deducting at their face the unpaid deferred or fractional part of the annual premium which may belong to the then current policy-year together with the amount of any note, draft, indebtedness, or charge (with the interest accrued thereon) against this Policy (other than such amount which may represent said deferred or fractional premium already included), shall, on written demand made at the Company's principal office in New York City, upon the blank forms furnished by the Company on application therefor, within six months after such default, and during the life of the insured, be taken as a single premium to continue the insurance named in this Policy in force at its full amount, for such time beyond such default as such single premium will purchase that amount as (non-participating) Paid-up insurance at the Company's present published rates, taken at the age (nearest birthday) of the insured at the date of said default, subject to all the conditions and agreements of this Contract: Provided, however, that if the death of the insured occurs within three years after such default, and during such continued time of insurance, there shall be deducted from the principal sum payable, the amount of all payments that would have become due up to the time of said death, had no default occurred.

III. All premiums are payable in New York City at the Company's office. No payment made to any person except in exchange for a Receipt therefor, signed by the President, Secretary, Assistant Secretary, or Actuary, and in accordance with the terms and provisions of such receipts, and in cash, will be valid.

IV. If any statement made in the application herefor is untrue in any respect, this contract shall be null and void, provided, however, that discovery of the same must be made by the said Company and notice thereof given to the assured, within three years from the date hereof; excepting always, that if the age of the insured be understated in the application, the liability of the said Company under this Policy at its maturity shall not be for a greater amount of insurance than the premium charged would have purchased at the Company's rates in use at the date hereof at the true age of the life insured.

V. If, within three years from the date hereof, the insured shall die by any act of self-destruction whatever, whether voluntary or involuntary, whether he be sane or insane at the time; or shall impair his health by narcotics or stimulants; or, without the consent of this Company, in writing, shall travel or reside in the Torrid Zone; or shall personally engage, without like consent, in blasting, mining or in submarine labor; or in the manufacture, handling or transportation of inflammable or explosive substances; or in service upon any steamboat, or other vessel or boat; or in military or naval service in time of war, this contract shall become null and void.

VI. The contract of insurance is contained only in this Policy and the Application [which is hereby made part hereof] taken together and none of its terms or conditions shall be modified or waived except in writing, signed by the President together with the Secretary or Actuary.

VII. In every case where this contract would become null and void, all payments made thereon shall be forfeited to the Company.

VIII. This Company shall not take notice of any assignment of this Policy until a duplicate of such assignment be delivered to it, at its office in New York City.

IX. This Policy shall participate in the profits of the Company as determined and declared by the Company from time to time.

X. And the said Company does hereby further promise and agree that after three years from the date hereof, if the premiums on this Policy are duly paid at the times and place, and in the manner herein stipulated, the liability of the said Company under this Policy shall not be disputed.

Washington Life Insurance Company.

CONDITIONS AND AGREEMENTS REFERRED TO AND FORMING PART OF THIS POLICY.

1st. The person whose life is hereby insured is permitted to travel or reside in any part of the Continent of North America, north of the Tropic of Cancer, or in any part of Europe.

2d. If the said person whose life is hereby insured shall pass beyond the aforesaid limits, or shall enter any military or naval service whatsoever, (the militia when not in actual service excepted,) without the consent of this Company previously given in writing; or if any of the statements or declarations made in the application for this Policy, upon the faith of which this Policy is issued, shall within three years from the date hereof be found in any respect untrue; or if the said premiums shall not be paid on or before the days above mentioned for the payment thereof at the Office of the Company in the City of New York, (unless otherwise expressly agreed in writing,) or to Agents when they produce receipts signed by the President or Secretary, then, in any and every such case, the said Company shall not be liable for the payment of the sum insured, or any part thereof, and this Policy shall be null and void and shall cease and determine, except only in the case of the due surrender of this Policy as herein provided.

3d. Notwithstanding this Policy shall lapse and become forfeited for the non-payment of any premium upon the day upon which the same shall fall due, according to the terms thereof as hereinbefore contained, yet, after the payment of three annual premiums, and upon demand made with surrender of this Policy within six months after such lapse by such non-payment, this Company will issue a non-participating paid-up Policy for such sum as the reserve upon this Policy at the time of such lapse and forfeiture by such non-payment, according to the present legal standard of the State of New York, will purchase as a single premium at the Company's published rates; and the paid-up insurance purchased by such surrender of this Policy shall be payable at the same times and under the same conditions, except as to the payment of premiums, as the original Policy. Provided and agreed, however, that any voluntary application by the Company of Cash dividends as hereinafter mentioned, shall, as relates to action under chapter 347 of the Laws of New York of 1879, be taken into consideration in computing the amount of the reserve thereunder.

4th. This Policy shall not lapse by non-payment of premium when due, until the period shall have expired, for which the cash dividends declared and standing at its credit at the time of such non-payment will pay the premium at the rate called for in this Policy; and when such period shall have expired, this Policy shall lapse and become forfeited. The Company will, however, without requiring further medical examination, accept a past due premium, provided no other condition of the Policy has been violated, and such premium be tendered within the period thus protected by cash dividends; and should the party insured die within said period, the Company will pay the amount of this Policy, whether the premium past due has been tendered, or not. Surrender of the Policy only will supersede these concessions.

5th. If this Policy should be assigned or held as security, written notice shall at once be given to this Company by the assignor; and due proof of interest produced at the maturity of the Policy.

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